

Who We DO NOT regulate

Institutions regulated by federal government agencies. For example, commercial banks having the word "National" or using the initials "N.A." (National Association) in their title are called national banks. Direct these inquiries to:

Office of the Comptroller of the Currency
1301 McKinney Street, Suite 3450
Houston, TX 77010
Telephone number (713) 336-4300
Toll Free 1-800-613-6743

Institutions having the word "Federal" in their name or the initials "FSB" (Federal Savings Bank) or "FSA" (Federal Savings and Loan Association) are regulated by the Office of the Thrift Supervision, a federal agency. Direct these inquiries to:

Office of Thrift Supervision
P.O. Box 7165
San Francisco, CA 94120
Telephone: (650) 746-7098

Credit card inquiries (not issued through a bank or a credit union) should be directed to:

The Federal Trade Commission
10877 Wilshire Blvd., Suite 700
Los Angeles, CA 90024
Toll Free 1-877-382-4357

Inquiries involving Federally regulated credit unions, identified by the word "Federal" in their name, should be directed to:

National Credit Union Administration
1230 W. Washington Street, #301
Tempe, AZ 85281
Telephone number (602) 302-6000

If you believe have been the victim of any deceptive or deceitful practice involving the sale or financing of a sale of goods or services, you should contact: AZ Office of the Attorney General, 1275 W. Washington Phoenix, AZ 85007. (602) 542-5763.

Felecia A. Rotellini
Superintendent

Bruce Tunell
Deputy Superintendent

2910 N. 44th Street
Suite 310
Phoenix, AZ 85018

Phone: 602-255-4421
Fax: 602-381-1225

Hours: 8:00 a.m. to 5:00 p.m.
Monday – Friday

Website: www.azdfi.gov

Mission Statement

Our mission is to regulate and supervise the financial institutions and enterprises of Arizona according to statutes in ways that will not unreasonably impede economic growth or business activity and provide consumer support to the greatest possible extent.

11/27/07

Arizona Department of Financial Institutions



Who Do We Regulate?

The Arizona Department of
Financial Institutions (“DFI”)
regulates the following state-
chartered, licensed, or registered
entities:

Bank

An entity engaging in the business of receiving money on deposit and loaning money for commercial and other purposes.

Savings and Loan Association

An association receiving money on deposit and extending credit for homes and other goods and services.

Credit Union

Cooperative non-profit associations that encourage thrift among members and create a source of credit and other financial services at a fair and reasonable cost.

Advance Fee Loan Broker

A person, who for an advance fee or in the expectation of an advance fee, either directly or indirectly, makes, procures, offers, or attempts to make or procure a loan of money or extension of credit.

Collection Agency

A person who directly or indirectly solicits claims for collection or collects claims owed, due, or asserted to be owed or due to a third party.

Consumer Lender

A person that advertises for, solicits, or holds

themselves out as willing to make or procure a loan of \$10,000 or less or a revolving loan of not more than \$10,000.

Debt Management Company

A person engaging in whole or in part in the business of receiving money as an agent of a debtor for the purpose of distributing the same to creditors in payment of obligations for compensation.

Deferred Presentment Company

A company, commonly known as a payday lender, offering short-term loans to individuals who have an active checking account, current employment, or a steady source of income. The loans are \$50 to \$500 for a period of less than 30 days.

Escrow Agent

A person carrying on escrow transactions wherein escrow property is delivered to a person not otherwise having any right, title, or interest in connection with the sale, transfer, encumbrance, or lease of real or personal property to be delivered or redelivered upon the contingent happening or non-happening of a specific event or prescribed act.

Mortgage Bankers/Commercial Mortgage Banker

A person who for compensation or in the expectation of compensation either directly or indirectly, makes, negotiates, or offers to make or negotiate commercial mortgage loans, mortgage banking loans, or a mortgage loan.

Mortgage Broker

A person who directly or indirectly makes, negotiates, or offers to make or negotiate, a mortgage loan for compensation or in the expectation of compensation.

Money Transmitter

A company who sells or issues payment instruments, receives money for transmission, exchanges payment instruments, or receives money for obligors for the purpose of paying bills, invoices, or accounts.

Motor Vehicle Dealer

A person selling three or more motor vehicles at retail in any year.

Premium Finance Company

A person who engages in the business of financing insurance premiums, enters into premium finance agreements, or otherwise acquires premium finance agreements.

Pre-Need Funeral Trust Company

Funeral establishments that offer a service whereby a consumer can establish a contract that will provide for prepayment of funeral expenses.

Sales Finance Company

A person who creates, purchases, or holds motor vehicle retail installment contracts exceeding a total aggregate outstanding indebtedness of \$25,000.

Secondary Motor Vehicle Finance Company

A company, commonly known as a title lender, that allows consumers to borrow money based on the equity in their automobiles.

Trust Company

Persons who hold out to the public that they are available to act as a fiduciary and accept and perform duties as a fiduciary in the regular course of business.

If you have a complaint, please visit www.azdfi.gov to obtain a complaint form or call DFI at 602-255-4421.